Running a small business means making decisions with real financial consequences: Can you afford a new hire? What will an employee actually take home? How much could turnover cost? Free calculators can help you get a useful first estimate before you commit to a payroll provider, accountant, or new expense.



This guide compares practical **free small business tools** from QuickBooks and Gusto, plus simple calculations you can do yourself. It focuses on tools that are generally available without paying for a subscription; some may be usable with **no sign-up required**. Availability and features can change, so check each provider's current page before relying on a result.

One important distinction: a free calculator is not the same as free accounting or payroll software. QuickBooks and Gusto sell paid products, and their calculators may introduce you to those products. You can still use a calculator for planning without buying a subscription.

At a Glance: Useful Free Small Business Tools

Tool or resource Useful for What to check QuickBooks calculators Business estimates and paycheck calculations Which taxes, deductions, and locations the calculator supports Gusto calculators Payroll, employee pay, and hiring-cost estimates Whether results are estimates and whether your state is supported DIY hiring-cost worksheet Estimating the full cost of adding an employee Benefits, insurance, equipment, and state-specific payroll costs DIY turnover-cost worksheet Estimating the cost of replacing an employee Recruiting, training, lost output, and the role's pay

1. QuickBooks Free Calculators

QuickBooks offers online business resources and calculators, including paycheck-related tools. Depending on the calculator, you may be able to enter a pay amount and location to estimate deductions or take-home pay. These tools can be a handy starting point when you are comparing an hourly wage with an annual salary or checking whether a proposed paycheck seems plausible.

Before using a result, look at what the calculator asks for. A useful paycheck estimate should account for the employee's work state, pay frequency, filing details, and relevant deductions. If it asks for only a salary and state, it

may provide a broad estimate rather than a close match to an actual pay stub.

QuickBooks is also a major accounting and payroll software provider. Its free calculators do not mean its bookkeeping, payroll, or tax-filing products are free. Review the current plan price, trial terms, setup fees, and any add-on charges before signing up. In particular, check whether the advertised price changes after a promotional period and whether costs increase as you add employees or services.

Best for

- Owners who already use QuickBooks or are comparing accounting and payroll options.
- Quick estimates of employee pay or business numbers before making a decision.
- People who want to explore a calculation before talking to a provider.

Limitations to keep in mind

A calculator cannot confirm that your payroll setup is compliant. Tax withholding depends on employee-provided forms and individual circumstances; local taxes and state rules can also apply. Treat an online result as a planning estimate, not a guaranteed paycheck or tax amount. If you use QuickBooks' paid products, verify which features and services are included in the plan you select.

2. Gusto Free Calculators

Gusto provides payroll and HR software and offers online calculators and educational resources for payroll-related questions. Depending on what is currently available, these may help estimate employee take-home pay or the employer cost of a hire. A calculator is useful when you need a quick planning number; it does not replace payroll processing or professional tax guidance.

As with QuickBooks, distinguish the free resource from the paid platform. Gusto's payroll product has its own pricing and service terms, which may depend on the plan and number of employees. Before choosing a provider, compare the base fee, per-person charges, payment frequency, contractor pricing, benefits costs, and any charges for additional services. Do not assume that a free estimate includes the costs of running payroll.

Best for

- Owners who are budgeting for their first employee or comparing payroll estimates.
- Businesses that want payroll and HR information alongside a calculator.
- Founders researching a payroll provider but not ready to buy.

For any Gusto or QuickBooks calculator, check whether the tool works without an account. Some calculators are open to use, while other features may ask for contact details or direct you toward a product signup. If privacy matters, avoid entering sensitive employee information into a general planning tool.

3. A Free, No-Sign-Up Way to Estimate the True Cost of Hiring

Salary is only one part of an employee's cost. To build a more realistic budget, add employer payroll taxes, insurance, benefits, paid time off, equipment, and hiring expenses. The exact list varies by business and state, so use your actual rates and obligations wherever possible.

Start with this hiring-cost formula

Annual employee cost = gross wages + employer payroll taxes + workers' compensation + benefits + paid-leave costs + recruiting and setup costs

For a rough first pass, consider a hypothetical employee earning $60,000 per year. If you set aside 10% for employer payroll taxes and related payroll costs, 8% for benefits, and $2,000 for recruiting and setup, the back-of-the-napkin estimate is:

$60,000 + $6,000 + $4,800 + $2,000 = $72,800 for the first year

This is an illustration, not a universal multiplier. Your actual cost could be lower or higher. Health coverage, retirement contributions, workers' compensation rates, state unemployment taxes, paid leave requirements, and other rules can change the total. Some states and cities require benefits or paid leave that employers elsewhere may not provide.

Hiring-cost checklist

- **Wages:** Salary, hourly pay, overtime, commissions, and bonuses.
- **Employer taxes:** Employer Social Security and Medicare taxes, federal unemployment tax, and applicable state or local payroll taxes.
- **Workers' compensation:** Premiums vary by state, insurer, and job classification.
- **Benefits:** Health insurance, retirement contributions, and other employer-paid benefits.
- **Paid leave:** Include the cost of paid vacation, sick time, or other leave you provide or are required to provide.
- **Setup and recruiting:** Job ads, background checks, equipment, software licenses, onboarding, and training.

To estimate the monthly budget, divide the annual total by 12. To compare a new hire with a contractor, compare the work and obligations carefully rather than treating the contractor's invoice as a direct wage equivalent. Worker classification has legal and tax consequences; it is not simply a way to reduce payroll costs.

4. Employee Turnover Cost Math

Turnover can be more expensive than the final paycheck suggests. When someone leaves, you may spend money recruiting a replacement, devote staff time to interviews and training, and lose output while the role is vacant or the new hire is learning.

A practical turnover formula

Cost to replace one employee = recruiting costs + separation and administration + temporary coverage + training + lost productivity

Suppose a small company spends $1,500 on job ads and screening, $2,000 worth of staff time on interviews and onboarding, $3,000 on temporary coverage, and estimates $4,000 in lost productivity during the vacancy and ramp-up period. The estimated replacement cost is **$10,500**.

That example is deliberately simple. It does not include every possible cost, and it should not be read as a standard amount. A specialized role, a long vacancy, or a highly productive employee may cost more to replace. For an entry-level role with a short training period, the number may be lower.

How to make the estimate more useful

1. Track the time managers and coworkers spend recruiting, interviewing, and training.
2. Record direct expenses such as ads, screening, travel, and temporary labor.

3. Estimate the weeks the position is vacant and the time a replacement needs to reach normal productivity.
4. Use a consistent method across roles so you can compare trends over time.

Turnover calculations are most useful for identifying patterns, not assigning blame. If one role has repeat departures, review pay competitiveness, scheduling, workload, management practices, and the job's expectations. A calculator can highlight the financial stakes, but it cannot explain why people leave.

5. Paycheck and Take-Home Pay Estimates

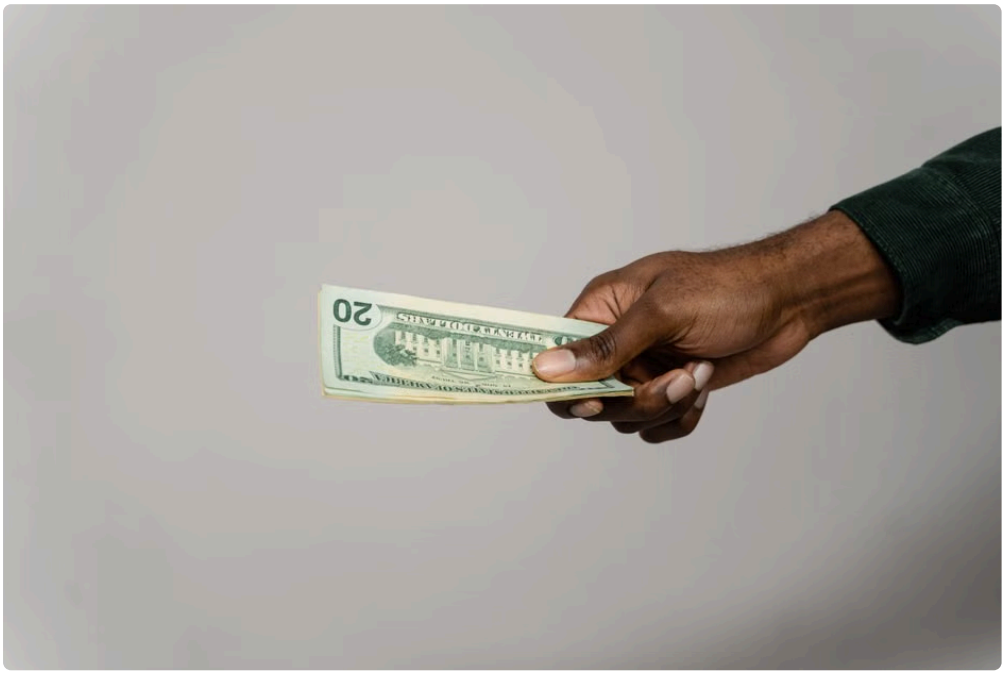
Gross pay is the amount earned before deductions. Take-home pay is what remains after taxes and deductions are withheld. A paycheck calculator can help an owner understand the difference, but the result is sensitive to the information entered.

For example, a $60,000 annual salary paid every two weeks produces a gross paycheck of about **$2,307.69** before deductions: $60,000 divided by 26 pay periods. The net amount will be lower after withholding and any employee deductions. The amount depends on factors such as the employee's federal and state tax forms, work location, benefits elections, retirement contributions, and other deductions.

Inputs to check in a paycheck calculator

- Annual salary or hourly rate and typical hours worked.
- Pay frequency, such as weekly, biweekly, semimonthly, or monthly.
- Work state and, where relevant, city or local tax location.
- Filing and withholding details, which should come from the employee's current tax forms.
- Pre-tax and post-tax deductions, including benefits or retirement contributions.

State rules matter. States differ in income tax, unemployment programs, paid leave, and other payroll requirements, and some cities impose local taxes. The americanbusinesscenter.org employee's work location can also matter for remote teams. A national estimate may not reflect a local rule, and a calculator's assumptions may not match your payroll setup.



Use paycheck estimates for budgeting or comparing scenarios—not to promise an employee a specific net amount. When you run actual payroll, verify the employee's forms, current tax tables, deduction settings, and

applicable state and local requirements.

How to Choose the Best Free Small Business Tool

The best tool is the one that shows its assumptions and fits the question you need to answer. Before relying on a result, ask:

- **Is it free to use?** Check whether the calculator requires an account, a sales call, or contact information.
- **Is it current?** Look for an update date or a note explaining which tax year the estimate uses.
- **Does it reflect your location?** Confirm state and local coverage, especially for payroll.
- **What does it leave out?** A paycheck estimate may omit benefits; a hiring estimate may omit equipment or recruiting.
- **What happens if you buy?** Review the vendor's current plan fees, add-ons, employee charges, and promotional pricing.

QuickBooks and Gusto can both be useful starting points for free calculations, particularly if you are already comparing their paid services. But a vendor calculator is not automatically the most neutral source. Compare its assumptions with your own records, and check prices on the provider's current pricing page before making a purchase decision.

Bottom Line

Free small business tools can help you budget for a hire, understand the gap between gross pay and take-home pay, and put a rough number on employee turnover. QuickBooks and Gusto offer calculators and educational resources worth checking, but confirm whether each tool is available with **no sign-up required** and whether it reflects your state and the current tax year.

For a dependable first estimate, combine a calculator with your own cost checklist. Add wages, employer taxes, insurance, benefits, paid leave, recruiting, and training; then revisit the numbers when your location, workforce, or plans change. For actual payroll and compliance decisions, use current official guidance or consult a qualified payroll or tax professional.